FQCQ

Fédération québécoise des clubs quads



Official insurer of the FQCQ

intact INSURANCE

FÉDÉRATION QUÉBÉCOISE DES CLUBS QUADS

1. What does my FQCQ trail pass include?

To be able to use trails maintained by the FQCQ, you must pay the prescribed access fee. By purchasing the FQCQ trail pass access to the trails, you may also choose to obtain **$1,000,000** civil liability insurance coverage from Intact Insurance. The Intact Insurance liability policy is not renewed automatically. The FQCQ and its affiliated ATV clubs make this insurance available as an accessory to the purchase of the trails passes in order to protect each one of their members in case of accident.

2. Am I required to buy the civil liability insurance sold as an accessory to the trail pass?

No. You can decide to purchase your trail pass directly from the FQCQ, without buying the insurance. Please allow 14 days for delivery of your trail pass if you purchase it without the insurance. There is an administration fee of $20.00 + tax for this type of pass. Please note that it is against the law to ride on a trail maintained by the FQCQ or one of its affiliated clubs if you have not received your trail pass and placed the sticker on your quad.

Don't forget that you need to obtain civil liability insurance from the insurer of your choice, for the minimum amount prescribed by law. As an ATV owner, you must be covered for at least **$1,000,000** in terms of liability insurance coverage, as required by the Act Respecting Off-Highway Vehicles. If you do not fulfill this requirement, you may be fined.

3. What is civil liability insurance?

Civil liability in the Civil Code of Québec is based on the idea that everyone has a general obligation to act properly and assume responsibility for any loss or injury they may cause to another person or to a property. It is worth noting that the SAAQ (Société d'assurance automobile du Québec) only pays damages for injuries sustained in an ATV accident in a few precisely defined situations.

Important

Quads are off-road vehicles not covered by the SAAQ's public insurance plan for bodily injuries. The SAAQ will not pay any indemnities to an ATV user for injuries, except in case of a collision with a moving vehicle that is not excluded under its plan (such as an automobile).

While using your snowmobile, you could cause loss or injury to other people or property and be held liable for damages, which is why it's important to have civil liability insurance that covers property damage and bodily injury not covered by the SAAQ.

Example

You are riding your quad when you get into an accident that injures another ATV rider. He or she could sue you and claim damages to cover lost income, medical expenses, or compensation for psychological injury, such as trauma.

With the civil liability insurance coverage from Intact Insurance sold as an accessory to your trail pass, you're well protected.

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4. How is the cost of my FQCQ trail permit distributed?

Table with 9% QST-2026

Type of trail permit	Trail permit	Mandatory Contribution to club's civil liability insurance	Total	Civil liability insurance for ATV drivers	Civil liability before tax	9 % Tax	Cost of trail permit including insurance
Annual Rental	$401.47	$26.68	$428.15	$122.50	$112.38	$10.12	$550.66
Summer Rental	$301.47	$26.68	$328.15	$122.50	$112.38	$10.12	$450.66
Annual	$343.70	$8.81	$352.51	$46.30	$42.48	$3.82	$398.81
Summer	$243.70	$8.81	$252.51	$46.30	$42.48	$3.82	$298.81
3 days	$144.40	-	$144.40	$21.22	$19.47	$1.75	$165.62
1 day	$54.70	-	$54.70	$10.61	$9.73	$0.88	$65.31

Table with 9.975% QST - 2027

Type of trail permit	Trail permit	Mandatory Contribution to club's civil liability insurance	Total	Civil liability insurance for ATV drivers	Civil liability before tax	9.975 % Tax	Cost of trail permit including insurance
Annual Rental	$401.47	$26.68	$428.15	$123.60	$112.38	$11.22	$551.75
Summer Rental	$301.47	$26.68	$328.15	$123.60	$112.38	$11.22	$451.75
Annual	$343.70	$8.81	$352.51	$46.73	$42.48	$4.25	$399.24
Summer	$243.70	$8.81	$252.51	$46.73	$42.48	$4.25	$299.24
3 days	$144.40	-	$144.40	$21.42	$19.47	$1.95	$165.82
1 day	$54.70	-	$54.70	$10.71	$9.73	$0.98	$65.41

The insurance cost is fixed and includes tax.

5. Where can I get a sample copy of the insurance policy that is issued when a quad rider buys liability insurance with the FQCQ trail pass?

You can download a copy of the Q.P.F. No 1 insurance policy from the FQCQ website, in the Insurance section. This sample Q.P.F. No 1 should always be read in conjunction with the Summary. The Summary should be given to you before you purchase your Intact Insurance civil liability insurance policy. It is also available in the Insurance section of the FQCQ website and on the Intact Insurance website (intact.ca/summary).

6. Can I increase the amount of civil liability insurance sold as an accessory to my trail pass?

If you have chosen to purchase the civil liability insurance policy from Intact Insurance, you benefit from **$1,000,000** civil liability coverage. Considering the sums that could be involved in a lawsuit, especially for bodily injury claims, many ATV drivers seek more coverage. If you are a Quebec resident, you can increase the amount of your civil liability insurance.

If you live in Quebec, Intact Insurance gives you the option to get enhanced coverage by raising your amount of civil liability insurance to **$2,000,000,** meaning an additional $1,000,000 of protection.

To do this, go the FQCQ website's Insurance section, where you'll find a form called "Request to increase the civil liability insurance limit". Simply fill it out and send it directly to Intact Insurance at the address shown.

7. Can I get a refund of my mandatory contribution to the clubs' civil liability insurance?

This contribution is mandatory and represents your share of the cost of the civil liability insurance coverage that each of the FQCQ's affiliated clubs purchases to be properly protected, just as you do when you buy your own civil liability insurance. Therefore, this contribution is not refundable.

8. I'd like to cancel my civil liability insurance and have my premium refunded. What should I do?

There are two ways to request a cancellation of your civil liability insurance policy:

- Online, by filling out and submitting the form entitled "Notice of Rescission of an Insurance Contract" that is available in the Insurance section of the FQCQ website; or
- Manually, by filling out the form entitled «Notice of Rescission of an Insurance Contract» that is available in the Distribution Guide that was issued to you when you purchased your civil liability insurance policy from Intact Insurance, then sending it by registered mail to the address shown.

Any reimbursement that you are eligible for will be issued within a maximum of 30 days after Intact Insurance receives your duly completed form.

9. How much is my refund if I cancel my ATV civil liability insurance coverage?

To obtain a refund, you need to **fill out the form entitled "Notice of Rescission of an Insurance Contract" and send it to Intact Insurance,** following the procedure outlined in question 8.

Type of trail permit	Amount of refund
1 day, 3 days	• If your notice is received **before the effective date of the insurance:** full refund • If your notice is received **after the effective date of the insurance:** no refund
Annual, seasonal (summer), rental	• If your notice is received **within 10 days** after the effective date of the insurance: full refund • If your notice is received **more than 10 days** after the effective date of the insurance: partial refund according to the Cancellation Table attached to your Q.P.F. No. 1 insurance policy.



10. Who do I contact about a claim?

All questions regarding an existing claim, or a situation that might lead to a claim, should be addressed to the Intact Insurance Claims Department at **1 866 464 2424.**

Cancellation table

12-month policies

Short rate cancellation table (except seasonal vehicles)

Elapsed time (days)	Retain %	Elapsed time (days)	Retain %	Elapsed time (days)	Retain %	Elapsed time (days)	Retain %
1-4	10.0	242-243	69.5	134-137	43.0	306-307	86.5
5-8	11.0	244-245	70.0	138-141	44.0	308-309	87.0
9-12	12.0	246-247	70.5	142-146	45.0	310-311	87.5
13-16	13.0	248-249	71.0	147-150	46.0	312-313	88.0
17-20	14.0	250-251	71.5	151-154	47.0	314-315	88.5
21-24	15.0	252-253	72.0	155-158	48.0	316-317	89.0
25-28	16.0	254-255	72.5	159-162	49.0	318-319	89.5
29-32	17.0	256-257	73.0	163-166	50.0	320-321	90.0
33-36	18.0	258-259	73.5	167-170	51.0	322-323	90.5
37-40	19.0	260-261	74.0	171-174	52.0	324-325	91.0
41-44	20.0	262-263	74.5	175-178	53.0	326-327	91.5
45-48	21.0	264-265	75.0	179-182	54.0	328-329	92.0
49-52	22.0	266-267	75.5	183-186	55.0	330-331	92.5
53-56	23.0	268-269	76.0	187-190	56.0	332-333	93.0
57-60	24.0	270-271	76.5	191-194	57.0	334-335	93.5
61-64	25.0	272-273	77.0	195-198	58.0	336-337	94.0
65-68	26.0	274-275	77.5	199-202	59.0	338-339	94.5
69-73	27.0	276-277	78.0	203-206	60.0	340-341	95.0
74-77	28.0	278-279	78.5	207-210	61.0	342-343	95.5
78-81	29.0	280-281	79.0	211-114	62.0	344-345	96.0
82-85	30.0	282-283	79.5	215-217	63.0	346-347	96.5
86-89	31.0	284-285	80.0	218-219	63.5	348-349	97.0
90-93	32.0	286-287	80.5	220-221	64.0	350-351	97.5
94-97	33.0	288-289	81.0	222-223	64.5	352-353	98.0
98-101	34.0	290-291	81.5	224-225	65.0	354-355	98.5
102-105	35.0	292-293	82.0	226-227	65.5	356-357	99.0
106-109	36.0	294-295	82.5	228-229	66.0	358-365	100.0
110-113	37.0	296-297	83.0	230-231	66.5		
114-117	38.0	298-298	83.5	232-233	67.0		
118-121	39.0	299-299	84.0	234-235	67.5		
122-125	40.0	300-301	85.0	236-237	68.0		
126-129	41.0	302-303	85.5	238-239	68.5		
130-133	42.0	304-305	86.0	240-241	69.0		

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